

United States Bankruptcy Court  
District of MarylandIn re:  
Ashley Lauren Hill  
DebtorCase No. 15-26672-DER  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0416-1

User: tsukeena  
Form ID: B9APage 1 of 2  
Total Noticed: 26

Date Rcvd: Dec 01, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2015.

db  
29492164 +Ashley Lauren Hill, 5910 Baltimore Street, Gwynn Oak, MD 21207-5001  
29492166 +Caf/Carmax Auto Finance, Attn: Bankruptcy, Po Box 440609, Kennesaw, GA 30160-9511  
29492166 +Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040,  
St Louis, MO 63179-0040  
29492272 +Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street,  
Baltimore, MD 21201-2305  
29492275 +Deputy County Attorney, Baltimore County Office of Law, 400 Washington Avenue, 2nd Floor,  
Towson, MD 21204-4606  
29492168 +Jpm Chase, 3900 Westerre Pkwy Suite 301, Richmond, VA 23233-1339  
29492172 Office of Johns Hopkins Physicians, P.O Box 64896, Baltimore, MD 21264-4896  
29492174 Randall Emergency Physicians, PO Box 13130, Philadelphia, PA 19101-3130  
29492176 +Redcare Of Maryland, PC, PO Box 1505, Dept 4, Indianapolis, IN 46206-1505  
29492274 +State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401,  
Baltimore, MD 21201-2225  
29492273 Supervisor of Delin. Accts., Rm. 1 Municipal Building, Holliday & Lexington Streets,  
Baltimore, MD 21202  
29492178 The Johns Hopkins Hospital, PO Box 11756, Newark, NJ 07101-4756  
29492181 +Tsi/55, 507 Prudential Rd, Horsham, PA 19044-2308

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: michael@broumas.com Dec 01 2015 20:34:20 J. Michael Broumas,

J. Michael Broumas, Broumas Law Group LLC, 8370 Court Avenue, Suite 203,  
Ellicott City, MD 21043  
tr +EDI: BLSSIMPSON.COM Dec 01 2015 20:23:00 Lori S. Simpson, Law Office of Lori Simpson, LLC,  
1400 S. Charles Street, 3rd Floor, Baltimore, MD 21230-4263  
29492165 +EDI: CHASE.COM Dec 01 2015 20:23:00 Chase Card Services, Attn: Correspondence Dept,  
Po Box 15298, Wilmington, DE 19850-5298  
29492167 +E-mail/Text: CSIBKR@CREDITSYSTEMSINTL.COM Dec 01 2015 20:36:28 Credit Systems Intl In,  
1277 Country Club Ln, Fort Worth, TX 76112-2304  
29492169 +E-mail/Text: bkfilings@nationaled.net Dec 01 2015 20:35:57 National Education Ser,  
200 W Monroe St Ste 700, Chicago, IL 60606-5057  
29492170 +EDI: NAVIENTFKASMSERV.COM Dec 01 2015 20:23:00 Navient, Attn: Claims Dept, Po Box 9500,  
Wilkes-Barr, PA 18773-9500  
29492171 +E-mail/Text: electronicbkydocs@nelnet.net Dec 01 2015 20:35:37 Nelnet, Nelnet Claims,  
Po Box 82505, Lincoln, NE 68501-2505  
29492173 EDI: PRA.COM Dec 01 2015 20:23:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,  
Norfolk, VA 23541  
29492175 +E-mail/Text: Supportservices@receivablesperformance.com Dec 01 2015 20:36:27 Rcvl Per Mng,  
Attn: Collections/Bankruptcy, Po Box 1548, Lynnwood, WA 98046-1548  
29492177 +EDI: RMSC.COM Dec 01 2015 20:23:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy,  
Po Box 103104, Roswell, GA 30076-9104  
29492179 +E-mail/Text: collections@towerfcu.org Dec 01 2015 20:34:54 Tower Federal C U,  
7901 Sandy Spring, Laurel, MD 20707-3589  
29492180 +E-mail/Text: collections@towerfcu.org Dec 01 2015 20:34:54 Tower Federal Credit U,  
Po Box 123, Annapolis Junction, MD 20701-0123  
29492182 +EDI: USAA.COM Dec 01 2015 20:23:00 Usaa Savings Bank, 10750 Mc Dermott,  
San Antonio, TX 78288-1600

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 03, 2015

Signature: /s/Joseph Speetjens

District/off: 0416-1

User: tsukeena  
Form ID: B9A

Page 2 of 2  
Total Noticed: 26

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2015 at the address(es) listed below:

J. Michael Broumas michael@broumas.com, irene@broumas.com, olga@broumas.com, jmbroumas@gmail.com,  
kareen@broumas.com, velinda@broumas.com  
Lori S. Simpson 7trustee@lsimpsonlaw.com, MD56@ecfcbis.com

TOTAL: 2

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

Case Number **15-26672**

**UNITED STATES BANKRUPTCY COURT**  
District of Maryland

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 11/30/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights.  
All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.**  
**\*\*\* See Reverse Side For Important Explanations and Possible Dismissal \*\*\***

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ashley Lauren Hill  
5910 Baltimore Street  
Gwynn Oak, MD 21207

Case Number:  
15-26672 DER

Social Security / Individual Taxpayer ID / Employer Tax ID / Other  
nos:  
xxx-xx-2630

Attorney for Debtor(s) (name and address):

J. Michael Broumas  
J. Michael Broumas  
Broumas Law Group LLC  
8370 Court Avenue, Suite 203  
Ellicott City, MD 21043  
Telephone number: 410-523-8100

Bankruptcy Trustee (name and address):

Lori S. Simpson  
Law Office of Lori Simpson, LLC  
1400 S. Charles Street  
3rd Floor  
Baltimore, MD 21230  
Telephone number: 410-468-0054

**Meeting of Creditors**

Date: **January 4, 2016**

Time: **11:00 AM**

Location: **101 W. Lombard Street, Garmatz Courthouse, 2nd Fl., #2650, Baltimore, MD 21201**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 3/4/16**

**Deadline to Object to Exemptions:** Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

Baltimore Division  
101 West Lombard Street, Ste. 8530  
Baltimore, MD 21201  
Telephone number: (410) 962-2688

**For the Court:**

Clerk of the Bankruptcy Court:  
Mark A. Neal

Visit [www.mdb.uscourts.gov](http://www.mdb.uscourts.gov) for court hours

Date: 12/1/15

**EXPLANATIONS****B9A (Official Form 9A) (12/12)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Possible Dismissal	Debtor's failure to comply with the filing requirements of the Bankruptcy Code § 521(a)(1) within 45 days of the filing of the petition will result in the automatic dismissal of this case pursuant to § 521(i)(1).
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. For free legal advice, visit <a href="http://www.mdb.uscourts.gov/">http://www.mdb.uscourts.gov/</a> and click on Don't Have an Attorney.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>Refer to Other Side for Important Deadlines and Notices</b>	